

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY L. BLACK, JR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-22454

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/17/2014 and confirmed on 8/5/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		91,460.00
Less Refunds to Debtor	1,460.96	
TOTAL AMOUNT OF PLAN FUND		89,999.04

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,701.57	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,201.57

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK Acct: 8444	0.00	64,336.80	0.00	64,336.80
	M & T BANK Acct: 8444	5,077.76	5,077.76	0.00	5,077.76
	WELLS FARGO FINANCIAL NATIONAL BA Acct: 1370	650.58	650.58	0.00	650.58
	HUNTINGTON NATIONAL BANK(*) Acct: 2859	7,223.70	7,223.70	1,208.72	8,432.42
					78,497.56

Priority					
	MICHAEL C EISEN ESQ Acct:	0.00	0.00	0.00	0.00
	TERRY L. BLACK, JR. Acct:	0.00	0.00	0.00	0.00
	TERRY L. BLACK, JR. Acct:	1,460.96	1,460.96	0.00	0.00
	M EISEN & ASSOCIATES PC Acct:	3,500.00	3,500.00	0.00	0.00
	*** NONE ***				

Unsecured					
	CHASE/JPMORGAN CHASE(*)++ Acct: 7297	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: ?	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 7500	3,089.88	1,541.44	0.00	1,541.44
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 7569	4,536.97	2,263.35	0.00	2,263.35
	SEARS/CITI CARD USA*++ Acct: 9688	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 0165	992.49	495.12	0.00	495.12

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					4,299.91

TOTAL PAID TO CREDITORS

82,797.47

TOTAL

CLAIMED 0.00

PRIORITY 12,952.04

SECURED 8,619.34

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERRY L. BLACK, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22454

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Terry L. Black, Jr.
 Debtor

Case No. 14-22454-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +Terry L. Black, Jr., 410 Wallage Ave, Bessemer, PA 16112-9220
 13873058 +Brandi Black, 410 Wallage Ave, Bessemer, PA 16112-9220
 13873060 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, PO Box 1623, Butler, PA 16003)
 13873059 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13873065 +Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 13930168 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 13873067 +Wells Fargo Financial National Bank, 800 Walnut Street, Des Moines, IA 50309-3891

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874426 +E-mail/Text: bankruptcy@huntington.com Jul 31 2019 03:22:04 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 13873061 +E-mail/Text: bankruptcy@huntington.com Jul 31 2019 03:22:04 Huntington National Bank,
 PO Box 1558, Dept EAW25, Columbus, OH 43216-1558
 13873062 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:25:12 Lowe's, GE Capital Retail Bank,
 Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13918380 E-mail/Text: camanagement@mtb.com Jul 31 2019 03:21:05 M&T Bank, P.O. Box 1288,
 Buffalo, NY 14240-1288
 13873063 E-mail/Text: camanagement@mtb.com Jul 31 2019 03:21:05 M&T Bank, PO Box 900,
 Millsboro, DE 19966
 13925100 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2019 03:25:29
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13873064 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:23:34 Sam's Club,
 GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13873066 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:24:27 TJX Rewards,
 GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr M&T Bank

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 Michael C. Eisen on behalf of Debtor Terry L. Black, Jr. attorneyeisen@yahoo.com,
 aarin96@hotmail.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6